

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Victoria A. Cipriani
Debtor(s)

Bankruptcy Case No.: 18-21571-CMB
Per January 21, 2021 Proceeding
Chapter: 13
Docket No.: 53 – 50, 52
Concil. Conf.: at

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

(1.) PLAN CONFIRMATION:

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated December 3, 2020 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☒ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$1886.00 as of February, 2021. Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on at , in .*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☐ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: .
- ☐ H. Additional Terms:

(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

A. Objections to the Plan. Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

B. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

C. Review of Claims Docket and Objections to Claims. Pursuant to *W.P.A.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

D. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

E. Filing Amended Plans. Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

A. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

B. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.


Carlota M. Böhm, Judge
United States Bankruptcy Court

Dated: January 22, 2021

cc: All Parties in Interest to be served by Clerk in seven (7) days

In re:
Victoria A. Cipriani
Debtor

Case No. 18-21571-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jan 22, 2021

User: gamr
Form ID: 149

Page 1 of 3
Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 24, 2021:

Recip ID	Recipient Name and Address
db	+ Victoria A. Cipriani, 105 Crest Street, Box 113, Cuddy, PA 15031-9711
14817697	++ COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157 address filed with court:, Columbia Gas Company, POB 742537, Cincinnati, OH 45274-2537
14817702	+ First Premier Bank, Po Box 5524, Sioux Falls, SD 57117-5524
14817704	+ Lodovico & Associates P.C., 2211 Ardmore Boulevard, Pittsburgh, PA 15221-4825
15133192	+ Municipal Authority of the Township of, South Fayette, c/o Romel L. Nicholas, Esq., 519 Court Place, Pittsburgh, PA 15219-2002
14817709	PNC Bank, 3232 Newmark Drive, Pittsburgh, PA 15237
14817707	+ Pennsylvania American Water, POB 371412, Pittsburgh, PA 15250-7412
14817710	+ South Fayette Township Muni. Auth., 900 Presto Sygan Road, Bridgeville, PA 15017-1983

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Jan 23 2021 03:18:00	Americredit Financial Services, Inc. Dba GM Financ, P.O Box 183853, Arlington, TX 76096-3853
14849455	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Jan 23 2021 03:18:00	Americredit Financial Services, Inc., Dba GM Financial, P.O Box 183853, Arlington, TX 76096
14817694	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Jan 23 2021 03:18:00	AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853
14817695	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Jan 23 2021 03:36:08	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14817696	+ Email/Text: bankruptcy@clearviewfcu.org	Jan 23 2021 03:18:00	Clearview Federal Cu, 8805 University Blvd, Moon Township, PA 15108-4212
14817698	+ Email/Text: bankruptcy_notifications@ccsusa.com	Jan 23 2021 03:19:00	Credit Collections Services, Attention: Bankruptcy, 725 Canton Street, Norwood, MA 02062-2679
14817699	+ Email/Text: bdsupport@creditmanagementcompany.com	Jan 23 2021 03:19:00	Credit Management Company, Attn: Bankruptcy, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956
14817700	+ Email/PDF: creditonebknofications@resurgent.com	Jan 23 2021 03:36:11	Credit One Bank, Attn: Bankruptcy, Po Box 98873, Las Vegas, NV 89193-8873
14817701	+ Email/PDF: creditonebknofications@resurgent.com	Jan 23 2021 03:42:49	Credit One Bank NA, POB 98873, Las Vegas, NV 89193-8873
14873610	+ Email/Text: kbarkley@bernsteinlaw.com	Jan 23 2021 03:19:00	Duquesne Light Company, c/o Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14817703	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Jan 23 2021 03:18:00	GM Financial, POB 183834, Arlington, TX 76096-3834
14868254	Email/PDF: resurgentbknofications@resurgent.com	Jan 23 2021 03:42:58	LVNV Funding, LLC its successors and assigns

District/off: 0315-2

User: gamr

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Form ID: 149

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14868243	Email/PDF: MerrickBKNotifications@Resurgent.com	Jan 23 2021 03:47:28	as, assignee of FFPM Carmel Holdings I, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14817705	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 23 2021 03:18:00	Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2709
14864348	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 23 2021 03:18:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14833477	Email/PDF: cbp@onemainfinancial.com	Jan 23 2021 03:47:28	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
14817706	+ Email/PDF: cbp@onemainfinancial.com	Jan 23 2021 03:47:27	OneMain, Po Box 1010, Evansville, IN 47706-1010
14874612	Email/Text: Bankruptcy.Notices@pnc.com	Jan 23 2021 03:18:00	PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342
14877332	+ Email/Text: csc.bankruptcy@amwater.com	Jan 23 2021 03:19:00	Pennsylvania American Water, PO Box 578, Alton, IL 62002-0578
14817708	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 23 2021 03:18:00	Pennsylvania Department of Revenue, Bankruptcy Division, POB 280946, Harrisburg, PA 17128-0946
14870844	+ Email/Text: JCAP_BNC_Notices@jcap.com	Jan 23 2021 03:19:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
14865363	Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Jan 23 2021 03:48:04	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14817711	+ Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com	Jan 23 2021 03:18:00	Verizon, POB 15026, Albany, NY 12212-5026
14817712	Email/Text: bankruptcy@firstenergycorp.com	Jan 23 2021 03:19:00	West Penn Power, POB 3615, Akron, OH 44309-3615

TOTAL: 24

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC MORTGAGE, A DIVISION OF PNC BANK, NATIONAL ASS
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14859620	*P++	AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853, address filed with court., Americredit Financial Services, Inc., Dba GM Financial, P.O Box 183853, Arlington, TX 76096
14828076	*	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946

TOTAL: 1 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 24, 2021

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: gamr

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Form ID: 149

Total Noticed: 32

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 22, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC MORTGAGE A DIVISION OF PNC BANK, NATIONAL ASSOCIATION as servicer for PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com
Gary William Short	on behalf of Debtor Victoria A. Cipriani garyshortlegal@gmail.com gwshort@verizon.net
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 5